

Information to identify the case:			
Debtor 1:	Matthew Khanolkar		Social Security number or ITIN: xxx-xx-7578
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 2/6/25
Case number:	25-20303-JAD		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Matthew Khanolkar	
2. All other names used in the last 8 years		
3. Address	37 West College St Apt E Canonsburg, PA 15317	
4. Debtor's attorney Name and address	Lawrence Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedwpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 3/17/25

For more information, see page 2

Case number **25-20303-JAD**

Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1-412-532-8861 For additional information, go to: <https://www.justice.gov/ust/moc>

Filing deadline: 8/4/25

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Matthew Khanolkar
Debtor

Case No. 25-20303-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 17, 2025

User: auto
Form ID: 309iPGH

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2025:

Recip ID	Recipient Name and Address
db	+ Matthew Khanolkar, 37 West College St Apt E, Canonsburg, PA 15317-1343
aty	+ Brent J. Lemon, KML Law Group, P.C., 701 Market Street #, 5000, Philadelphia, PA 19106-1541
16491909	+ KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@westernpabankruptcy.com	Mar 18 2025 00:33:00	Lawrence Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
tr	+ Email/Text: bnc@chapter13trusteedwpa.com	Mar 18 2025 00:33:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Mar 18 2025 04:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2025 00:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 18 2025 04:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2025 00:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Mar 18 2025 00:34:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
16511477	+ Email/Text: bankruptcy@credencerm.com	Mar 18 2025 00:34:00	Credence Resource Management, LLC, Attn: Bankruptcy, Po Box 2300, Southgate, MI 48195-4300
16491908	+ EDI: PHINGENESIS	Mar 18 2025 04:14:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
16511480	EDI: IRS.COM	Mar 18 2025 04:14:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
16511483	+ Email/Text: support@ljross.com	Mar 18 2025 00:34:00	LJ Ross & Associates, P O Box 1838, Ann Arbor, MI 48106-1838
16508405	+ Email/Text: bkmail@midfirst.com	Mar 18 2025 00:33:00	MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
16491910	+ Email/Text: bkmail@midfirst.com	Mar 18 2025 00:33:00	MidFirst Bank, 999 NW Grand Boulevard Suite 100, Oklahoma City, OK 73118-6051
16491911	+ Email/Text: bkmail@midfirst.com		

District/off: 0315-2

User: auto

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Date Rcvd: Mar 17, 2025

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16511486	+ Email/Text: bkmail@midfirst.com	Mar 18 2025 00:33:00	MidFirst Bank, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
16511487	+ EDI: PENNDEPTREV	Mar 18 2025 00:33:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
16511487	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2025 04:14:00	PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17128-0001
16511488	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Mar 18 2025 00:34:00	PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17128-0001
16491993	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Mar 18 2025 00:36:43	U.S. Department of Housing and Urban Dev, 801 Market Street, Philadelphia, PA 19107
		Mar 18 2025 00:36:43	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
16511478	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
16511481	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
16511479	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
16511482	*+	KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
16511484	*+	MidFirst Bank, 999 NW Grand Boulevard Suite 100, Oklahoma City, OK 73118-6051
16511485	*+	MidFirst Bank, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MIDFIRST BANK blemon@kmlawgroup.com lemondropper75@hotmail.com
Lawrence Willis	on behalf of Debtor Matthew Khanolkar ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: auto

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 4